

**STANDARD OPERATING PROCEDURE  
FOR USE OF  
I.M.P.A.C. CREDIT CARD  
FOR  
FORT MONMOUTH  
NONAPPROPRIATED FUND  
INSTRUMENTALITIES**

**GOVERNMENT-WIDE  
CREDIT CARD SERVICE**

U.S. ARMY NONAPPROPRIATED FUND INSTRUMENTALITIES  
STANDING OPERATING PROCEDURE FOR USING THE  
GOVERNMENT-WIDE COMMERCIAL CREDIT CARD SERVICE

1. SCOPE. To establish and provide a Standard Operating Procedure (SOP) for use of the I.M.P.A.C. VISA card by all U.S. Army Nonappropriated Fund Instrumentalities to purchase supplies and services using nonappropriated funds, as required, to support the activity needs. These procedures are designed to supplement the "Cardholder Instructions for the Use of the U.S. Government-wide Credit Card" distributed to the cardholder and Approving Official at the time the card is issued. Local supplementation of this SOP is not authorized without prior written review and approval from the U.S. Army Community and Family Support Center, NAF Contracting Directorate.

2. INTRODUCTION. The General Services Administration (GSA), Federal Supply Service (FSS), recently awarded a contract (GS-23F-94031) for Government-wide Commercial Credit Card Services to Rocky Mountain BankCard System, Inc. (RMBCS), for the International Merchant Purchase Authorization Card (I.M.P.A.C.). The contract provides a method of payment for purchases of \$25,000 or less for official Government/NAFI use.

In the past, Federal Government and DOD Nonappropriated Fund Instrumentalities have used various methods to accomplish the purchase of goods and services. These methods have proven to be costly, and occasionally merchants have not accepted them. To promote vendor acceptance and operational efficiency, the Department of Commerce initiated a pilot credit card program under authority from the Office of Federal Procurement Policy, Office of Management and Budget. The current program, established in 1989, was developed by the General Services Administration for the purpose of extending credit card services to all government agencies.

3. DEFINITIONS.

a. Rocky Mountain BankCard System, Inc. (RMBCS). RMBCS is the contractor which maintains all International Merchant Purchase Authorization Card (I.M.P.A.C.) accounts.

b. I.M.P.A.C. (U.S. Government Credit Card) or BankCard. It is an acronym that stands for "International Merchant Purchase Authorization Card." This is the official name of the Government-wide Commercial Credit Card. However, VISA is the actual card being used. References to VISA are, therefore, interchangeable with I.M.P.A.C. in this document.

c. Program Coordinator. The office with direct overall responsibility for the VISA Card Program. Within the Army, this office is the United States Army Community and Family Support

Center (USACFSC), NAF Contracting Directorate, 2760 Eisenhower Avenue, Suite 402, Alexandria, Virginia 22314. An individual appointed in this office serves as the liaison between the Army and RMBCS, the GSA Contracting Officer, and installation Agency Program Coordinators/NAF Procurement Offices.

d. Agency Program Coordinator (APC). The Fort Monmouth NAF Procurement Office will be the Agency Program Coordinator for the NAF VISA Credit Card Program. The APC hereinafter will be referred to as the NAF Procurement Office. The NAF Procurement Office is the servicing office for the agency/installation for NAF purchases. This office serves as the liaison between its agency/installation, RMBCS and GSA. The Chief of the NAF Procurement Office is the Appointing Official and shall designate Approving Officials, appoint cardholders and perform contract administration of the GSA contract.

e. Approving Official. Director or Deputy Director, Community and Family Activities, Chief, Lodging Fund, and Manager, Civilian Welfare Fund serve as the approving officials and fund control officers for the installation NAF activities. These individuals generally serve in the supervisory capacity and have approval/disapproval authority over their activity's budget. NOTE: A cardholder cannot be his/her own approving official. A cardholder may not be an approving official for his/her supervisor.

f. Delegation of Authority. The NAF Procurement Office will outline the authority of Approving Officials and cardholders by issuing letters designating authority and appointing cardholders as ordering officers. These delegations shall stipulate the responsibilities and limits of authority for each cardholder. (See Sample at Appendices A, B and C).

g. Cardholder. The individual NAFI employee given a written letter of appointment as an ordering officer granting them authority to use the VISA card. An ordering officer appointed under the credit card program will hereinafter be referred to as a cardholder. The VISA card bears the employee's name and can be used only by that individual to make official purchases in compliance with AR 215-4 and this SOP.

h. Designated Billing Office. The designated billing office is the servicing NAF Finance and Accounting Office for the respective agency/installation. Hereinafter, references to the NAF Finance and Accounting Office is a generic one used to

represent finance and accounting functions Army-wide. The NAF Finance and Accounting Office will, upon receipt of an official and proper invoice from the merchant, make payment in accordance with the terms and definitions of the Prompt Payment Act of 1982 (PL 97-177).

i. Statement of Account. The Statement of Account is a monthly listing of all purchases and credits made by the cardholder and billed by the merchant.

j. Single Purchase Limit. The single purchase limit established per transaction which is delegated to the cardholder by the NAF Procurement Office in accordance with AR 215-4.

k. Monthly Office Limit. The monthly office limit is a budgetary limit established by the Approving Official in coordination with the servicing Finance and Accounting Office.

l. Monthly Cardholder Limit. The monthly cardholder limit is a budgetary limit assigned by the Approving Official. The total dollar value of purchases when using the card for any single month may not exceed the monthly purchase limit.

m. Disputes Office. The Disputes Office is the installation/agency NAF Procurement Office.

n. Tax Exemption. All I.M.P.A.C. purchases shall be exempt from state and local taxes to the extent permitted by law. The phrase "U.S. Government Tax Exempt" will be embossed on the front of each I.M.P.A.C. card distributed.

#### 4. SETTING UP THE I.M.P.A.C ACCOUNT.

The NAF Procurement Office will issue a delivery order against GSA Contract No. GS-23F-94031.

A copy of this SOP will accompany the delivery order. The delivery order must include the following elements, at a minimum:

a. Agency/Organization Program Coordinator/NAF Procurement Office - name, address, telephone number.

b. Billing Office Point of Contact - name, address, telephone number.

c. Disputes Office Point of Contact - name, address, telephone number.

All delivery orders should be sent to the address below. The envelopes should be labeled "Delivery Order Enclosed."

Rocky Mountain BankCard System  
I.M.P.A.C. Customer Service Department  
P.O. Box 173309  
Denver, CO 80217-9577

d. Account set-up forms will be mailed by RMBCS after receipt of the delivery order.

e. A delivery address must be specified for each card ordered. RMBCS will send the commercial credit card directly to the cardholder or designated distribution point within five (5) working days after RMBCS receives cardholder account setup information. RMBCS, at its own expense, shall ensure that the card has been received by the cardholder or designated distribution point through the use of RMBCS' Voice Response Unit (VRU).

f. New cardholders are requested to activate their cards by calling RMBCS upon receipt of the VISA card at 1-800-227-6736. Cardholders residing outside of the United States areas are exempt from the account activation process at this time.

5. IMPLEMENTATION. RMBCS will provide on-site implementation and training to all installations, at the request of the NAF Procurement Office, in the areas of finance, reconciliation, implementation, cardholder set-up, disputes, other program related functions, and commercial credit card regulations. Within fifteen (15) working days of receipt of a delivery order, RMBCS will contact each NAF Procurement Office to develop an implementation schedule. Representatives from the installation's financial community and Appointing Officials should participate in this meeting. RMBCS will provide training support materials not later than five (5) working days after receipt of a delivery order. The NAF Procurement Office will coordinate this visit and will supplement training from RMBCS with NAF-specific guidelines.

6. TRAINING.

Prospective cardholders must receive proper training and orientation covering the credit card program prior to being appointed as cardholders and to being designated as Approving Officials. The training will be managed by the NAF Procurement Office and will be specifically designed to cover policies and procedures pertaining to small purchases (AR 215-4, Chapter 4, Section II), the use of the credit card and ethical standards.

a. Cardholders and Approving Officials should have a minimum of four (4) hours of training in small purchase procedures and credit card purchase procedures. Cardholders and

Approving Officials shall receive ethical training in conducting Government/NAFI business as follows:

(1) On-board employees - minimum of one (1) hour of training in ethics annually.

(2) New DOD employees - one (1) hour of ethical training within ninety (90) days of employment. This training will be provided by the local SJA/Ethics Counselor.

b. The Rocky Mountain Bankcard System has produced training videos to assist in the training for the NAF Procurement Offices, Appointing Officials, cardholders and billing personnel. In addition, a NAF-specific video tape will be provided to NAF Procurement Offices for assistance in implementation and training for the program.

#### 7. ETHICAL STANDARDS.

a. The unique VISA card that is issued from Colorado National Bank of Denver, Rocky Mountain BankCard System, Inc. (the present Contractor), is embossed with the cardholder's name. Issuance of the card places each individual in a position of public trust and requires that conduct while a cardholder under the program meets the highest ethical standards. As such, the card shall be used only to purchase items of supply and services within the guidelines set by the program and the NAF Procurement Office. Cardholders and Approving Officials acknowledge that making false statements on credit card records may provide support for disciplinary action, including in proper cases, removing the employee from Government/NAFI service. The Government may punish wrongdoers by fine, imprisonment, or both, as stated in Section 1001, Title 18 United States Code. **THIS CREDIT CARD MUST NOT BE USED FOR PERSONAL PURCHASES!**

#### 8. DELEGATION OF AUTHORITY.

Prior to receiving an I.M.P.A.C. account, Approving Officials will receive a written Delegation of Authority and Cardholders will receive a letter of appointment which will outline responsibilities of the individual and indicate the maximum dollar amount for each single purchase.

9. APPROVALS. Procurement Personnel, Approving Officials and cardholders are responsible for obtaining proper approvals and ensuring adherence to other internal approval processes, prior to accomplishing a credit card purchase. Card purchases shall not be made in order to circumvent established internal acquisition or administrative procedures. Issuance of the credit card does

not alleviate the requirement for activities to plan procurements in advance so as to avoid emergency purchases for unauthorized items of supply and services.

10. CONDITIONS FOR USE.

Cardholders are authorized to use the VISA card only when ALL of the following conditions are satisfied:

a. The amount of purchase will not exceed \$2,500 per order for activity cardholders, and \$25,000 per order for cardholders in the NAF Procurement Office.

b. The supplies or services do not require technical inspection.

c. Equipment does not require the purchase of extended service warranties or maintenance agreements. These items should be purchased by the NAF Procurement Office.

d. A single purchase cannot exceed the authorized single purchase limit. However, single purchases can consist of multiple line items. Purchases will be denied if the authorized single purchase limit is exceeded.

e. Purchases are not split into smaller buys to avoid procurement limitations. (See AR 215-4, paragraph 1-6.1). This is known as "splitting" requirements and is strictly prohibited. Requirements exceeding the single purchase limit must be forwarded through normal channels to the NAF Procurement Office for purchase. In addition, cardholders in one activity will not use their card to purchase for another activity. Only the NAF Procurement Office is authorized to purchase for other activities.

f. Accountable supply items purchased by credit card are identified to the property control officer. Accountable items will be physically marked and entered into the property control book.

g. All items purchased over-the-counter must be immediately available. No back ordering is allowed.

h. All items purchased via the telephone will not be confirmed with a written order. Items should be delivered in a single delivery by the vendor within the 30-day billing cycle. The order should not be placed without this assurance.

i. When purchasing items by phone or over-the-counter, the cardholder should inform the vendor that the purchase is for

Official U.S. Government/NAFI purposes and therefore is not subject to state or local tax. The card is imprinted with the words "US Govt Tax Exempt" for additional clarification.

11. AUTHORIZED PURCHASES.

The card may be used to pay for all commercially available goods and services totalling \$25,000 or less, and not otherwise restricted by regulations established for Army Morale, Welfare, and Recreation Activities, which includes the NAF Contracting Regulation, AR 215-4, the limitations set forth in the GSA contract establishing the credit card program, and restrictions imposed by this SOP.

12. PROHIBITED PURCHASES.

The VISA card **SHALL NOT** be used for the following:

- a. Personal purchases.
- b. Cash advances.
- c. Rental or lease of land or buildings.
- d. Purchases of telecommunications and telephone equipment.
- e. Purchase of telephone services (includes telephone calls).

13. REGULATED PURCHASES.

Items or services listed below will not be purchased unless the outlined circumstances are met, and where specified, purchase complies with related Government/NAFI regulations or agency/installation policies:

a. Purchase of airline, bus, train, car rental, lodging, alcoholic beverages or other travel and subsistence costs. The credit card is not intended for use as a travel card where the NAF Finance and Accounting Office has issued an authorized Government/NAFI credit card (e.g., American Express) for official travel and subsistence and where there are other mandatory programs or contracts for official travel (e.g., a Government/NAFI Travel Contract). In addition, the card is not intended for use to supplement official Government/NAFI travel otherwise governed by the Joint Travel Regulation.

b. Conference room rentals and related A-V equipment rentals can be purchased only if in accordance with agency/installation policy, and if it does not require a



cardholder to sign a written contract. (See AR 215-4, paragraph 2-3.) NOTE: All written contracts shall be solicited and awarded by a duly appointed contracting officer.

c. Maintenance services, unless there is an emergency where life and safety are in jeopardy, or to avoid imminent loss of NAFI assets and revenue.

d. Service contracts which require compliance with acts, laws, or executive orders (e.g., Service Contract Act of 1965) and otherwise require written execution.

e. Construction contracts which require compliance with acts, laws, or executive orders (e.g., Davis-Bacon) and otherwise require written execution.

f. Personal clothing or footwear, except emergency situations when required for safety and where agency/installation approvals are obtained, and/or otherwise authorized by specific NAFI regulations.

g. ADP hardware/software, except the purchase of ADP supplies are authorized, e.g., diskettes, diskette storage units, screen glare filters, etc.

h. Gas, oil, maintenance and repair of NAF vehicles, unless specifically authorized is granted by the Approving Official.

i. Supplies and services which must be purchased or obtained from required sources of supply, include:

(1) Federal Prison Industries, Inc.

(2) Committee for Purchase from People Who Are Blind or Severely Disabled.

(3) USACFSC NAF Contracting Directorate and Air Force Nonappropriated Fund Purchasing Office mandatory contracts.

(4) Agency/installation supply warehouses.

j. Any other NAFI requirements for supplies or services requiring contract enforcement by means of a written contract (e.g., entertainment) shall be forwarded to the NAF Procurement Office on an Army NAF Purchase Request (DA Form 4065-R) with proper authentication for execution.

#### 14. DOLLAR LIMITS ON THE CARD.

a. Single Purchase Limit. The single purchase limit is

\$2,500 for cardholders outside the NAF Procurement Office and \$25,000 for cardholders within the NAF Procurement Office. Purchases between \$2,500 and \$25,000 may be accomplished in the NAF Procurement Office as long as the amount is within the contracting officer's warranted authority. NOTE: The maximum limit for any single purchase with the NAF credit card is \$25,000.

b. Monthly Office Limit. The monthly office limit is a budgetary limit established by the Approving Official and the NAF Finance and Accounting Office. This amount is the total authorized bulk funded amount for use by all cardholders within the activity. The limit should reflect spending history as well as budgetary trends. The total dollar value of purchases by all cardholders for any single month may not exceed the total monthly office limit set by the Approving Official. If additional funds are required, the Approving Official must re-establish the ceiling in coordination with the NAF Finance and Accounting Office.

c. Monthly Cardholder Limit. The monthly cardholder limit is a budgetary limit assigned by the Approving Official. The total dollar value of purchases by the individual cardholder when using the card for any single month should not exceed the monthly purchase limit set. Approving Officials should document limit in writing to each cardholder.

d. NAF Procurement Office's Monthly Cardholder Limit and Monthly Office Limit. The NAF Procurement Office is unlimited for credit card expenditures when executing credit card purchases for NAFI requirements, as long as amount is within the contracting officer's warranted authority and does not exceed the agency/installation's budgetary requirements. NOTE: The single purchase limit, however, remains at \$25,000.

#### 15. RESPONSIBILITIES.

a. Rocky Mountain Bankcard System (RMBCS). The bank will issue credit cards to cardholders, and send out monthly statements to cardholders, Approving Officials and NAF Finance and Accounting Offices. RMBCS will pay vendors in a timely manner and will receive reimbursement from servicing NAF Finance and Accounting Offices. RMBCS will within five (5) working days after the end of the 30 day billing cycle provided:

(a) Cardholder Statement of Account - listing all purchases, credits and other transactions that the cardholder has made in the 30-day billing cycle.

(b) Approving Official Account Summary - a record

of all cardholder activity for which he/she has approving authority and a summary sheet for the current cycle.

(c) Finance Office Official Invoice - The official invoice provides summary data for each cardholder and Approving Official, including any debits and credits.

b. Agency Program Coordinator. The NAF Procurement Office will serve in this capacity and will:

(1) Delegate purchasing authority. Issue letters of appointment to cardholders giving them authority to place orders using the credit card within the monetary limitations set forth in the letter of appointment.

(2) Designate Approving Officials.

(3) Terminate appointments, when necessary.

(4) Develop and maintain implementing instructions.

(5) Ensure proper training of Approving Officials and cardholders.

(6) Administer the I.M.P.A.C. program for their agency/installation to include processing the credit card applications, issuance and destruction of VISA cards, and providing reports and training.

(7) Handle disputes/discrepancies with vendors when they cannot be solved by the cardholder or Approving Official.

(8) Review cardholder's records to ensure that authorized procedures are being followed.

c. Approving Official. Director or Deputy Director, Community and Family Activities, Chief, Lodging Fund, and Manager, Civilian Welfare Fund serve in this capacity and will:

(1) Recommend to the NAF Procurement Office the names of the selectees and number of cardholders required for their operation.

(2) The NAF Procurement Office will perform the duties of the Approving Official(s) in their absence, if required, and serve as a liaison to the NAF Finance and Accounting Office.

(3) Review, reconcile, approve, and certify statements of account.

(4) Set cardholder and monthly office dollar limits in coordination with the NAF Finance and Accounting Office. The Approving Official shall forward a memorandum establishing a bulk funded amount to be set aside for their activity in order to track credit card purchases and to avoid exceeding approved budgetary ceilings.

d. Cardholder. Cardholders are responsible for:

(1) Making credit card purchases, either in person or telephonically, as set forth in these procedures and within their established monetary limitations.

(2) Maintaining records, statistics, reconcile/certify monthly statements of account.

#### 16. PROCEDURES FOR CARDHOLDERS.

a. Funds Availability. Cardholders must ensure that funds are available prior to making purchases. Vendors are required to obtain authorization from RMBCS for purchases over \$50.00. However, vendors may use either electronic or telephone clearance of purchase from RMBCS, regardless of the amount. When authorization is sought, RMBCS will check each individual

cardholder's single purchase limit and the monthly cardholder limit.

b. The Approving Official shall provide each cardholder with a memorandum establishing each cardholder's monthly office limit. Each cardholder shall maintain a log of expenditures made by use of the credit card. (See Sample Log at Appendix A).

c. Documentation. Cardholders must document all transactions made by use of the credit card. The log will be used to document or record telephone credit card orders under \$2,500 when competitive quotes are NOT solicited. (However, cardholders should ask for a Government/NAFI discount.) If competitive quotes are solicited for purchases under \$2,500, or if the purchase exceeds \$2,500 and therefore requires competition, the record shall be documented. If the cardholder is located outside the Procurement Office, documentation should be held until the monthly billing statement is received and then attached to the statement when it is submitted to the Approving Official.

d. Competition. All purchases exceeding \$2,500, and thereby requiring competition, shall be made by the NAF Procurement Office. An Army NAF Purchase Request, DA Form 4065-R, with item description and/or Statement of Work, must be

completed by the activity and forwarded to the NAF Procurement Office. The NAF Procurement Office has discretion at that time to use the credit card or other prescribed methods of procurement in order to obtain goods and/or services. NAF Procurement personnel shall document competition in the files in accordance with AR 215-4 requirements. As a minimum, the cardholder will retain a copy of each Statement of Account, copy of the log, copies of invoices, purchase requests (formal or informal) and any additional documentation in the contract file for audit purposes.

e. Tax Exempt Status. Advise the vendor, at the time of purchase, that the transaction is for official Government/NAFI purposes and is not subject to state or local tax. If a tax identification number is requested, cardholders should obtain this number from the Approving Official or NAF Finance and Accounting Office.

f. Compliance with Laws and Regulations. Comply with all applicable laws and regulations inclusive of AR 215-4, NAF Contracting Regulation.

g. Administration and Follow-Up.

(1) Certify that the quantity and quality of the items or services furnished are in accordance with the agreement with the vendor.

(2) At the close of each monthly billing cycle, cardholders will receive a "Statement of Account" from RMBCS. The Statement will itemize each transaction which was charged to the bankcard. Upon receipt of this statement, the cardholder will:

(a) Review the Statement for accuracy.

(b) Provide a complete description of each item purchased on the "Description" line.

(c) Indicate the accounting code to which purchases should be charged if different from accounting code at the top of the Statement. The NAF Procurement Office should indicate the appropriate accounting code for the activity for which the purchase was made.

(d) Attach copies of the sales receipts to the Statement.

(e) Sign the Statement and forward it to the Approving Official within five (5) days of receipt.

(3) A "Cardholder Statement of Questioned Item" form (See Sample at Appendix B) should be completed and forwarded to RMBCS, P.O. Box 177309, Denver, Colorado 80217, in the following circumstances:

(a) If the cardholder has returned an item purchased and a credit for this item does not appear on at least the following Statement from when the item was returned, attach a copy of the credit voucher or documentation showing the item was returned, such as a postal receipt, with other supporting attachments to RMBCS.

(b) If charged for an item incorrectly, try to resolve the problem with the vendor first. If the vendor refuses to issue a credit voucher, complete the "Cardholder Statement of Questioned Item" form giving a full explanation of the error.

(c) If an item is found to be unacceptable/defective, the cardholder has the responsibility to obtain replacement or correction of the item as soon as possible. The cardholder must ensure unacceptable/defective items are returned immediately.

(d) If a cardholder receives a Statement that lists a transaction for merchandise that has not been received, the cardholder RMBCS will credit the transaction until the dispute is resolved. A copy of the "Statement of Questioned Item" form should also be forwarded with the Statement of Account to the Approving Official and to the NAF Finance and Accounting Office. If problems cannot be resolved by the cardholder after following the above procedures, the transaction will be considered a dispute and the NAF Procurement Office should be notified. (See 19 below for Billing Errors and Disputes).

(4) Cardholders receive a monthly report, separate from the Statement of Account, which lists all unresolved disputes, as well as any dispute which was resolved during the last billing cycle period. Cardholders should review this report, entitled "Status of Disputed Transactions," carefully and report any discrepancies to the I.M.P.A.C. Customer Service Department, the NAF Procurement Office and the NAF Finance and Accounting Office.

(5) If the cardholder cannot review the Statement at the time that it is received because of leave or travel, the Approving Official is responsible for reviewing and certifying the cardholder's Statement and forwarding a copy of the Statement to the Accounting Office in order to avoid delay in payment. The Approving Official will meet with the cardholder upon his/her return to go over the cardholder's statement.

The cardholder should then sign the original account statement and provide it to the Approving Official for follow-up authentication of transactions.

h. Administrative Fees. Ensure that the no administrative fee is added to the price of items or services purchased by NAFI cardholders.

i. Safeguarding the Credit Card. It is the cardholder's responsibility to safeguard the credit card and account number at all times. Use of the card for other than official NAFI business may result in immediate cancellation and withdrawal with the possibility of disciplinary action.

17. PROCEDURES FOR APPROVING OFFICIALS.

a. Monthly Office Limit. Establish a monthly limit the total of which shall equal all cardholders' limits within that activity combined. (See 15c above for Approving Official Responsibilities.) When required, the Approving Official will complete the "Approving Official Account Maintenance" form to increase and/or decrease the monthly cardholder and office limits and forward it to RMBCS. The Appointing Official will provide a copy to the NAF Procurement Office.

b. Monthly Cardholder Limit. Establish a monthly limit for each cardholder within the activity. Notify the NAF Procurement Office in writing of any changes in the cardholders' monthly limits.

c. Administration and Follow-Up. The Approving Official must review within five (5) days after receipt each of their cardholder's statements and verify that all transactions made were in the interest of the NAFI and that purchases were made in accordance with the NAF Contracting Regulation (AR-215-4) requirements and this SOP.

d. Statement of Account Certification. The Approving Official, after review of the cardholder's monthly statement, will certify that the statement is correct and proper for payment and forward them to the NAF Finance and Accounting Office within five (5) days after the end of the billing cycle. The certification made by the cardholder and the Approving Official will be the basis for payment by the NAF Finance and Accounting Office.

e. Card Control. VISA cards are issued to individual employees. Approving officials shall notify the NAF Procurement Office immediately upon the imminent departure of an employee.

The cardholder shall present the card to the Approving Official and destroy it by cutting it in half in his/her presence. The Approving Official shall dispose of the card in accordance with local policy on disposal of sensitive materials. The Approving Official must complete the "Cardholder Account Maintenance" form, checking appropriate blocks labeled, "Cancellation" and "Card Destruct" and forward it to RMBCS.

A copy of the form shall be promptly forwarded to the NAF Procurement Office. RMBCS will provide a computer printout of those additions and deletions made to the cardholder listing.

(1) If a departing employee fails to turn in their credit card, the Approving Official will notify RMBCS and the NAF Procurement Office and complete the "Cardholder Account Maintenance" form as is stated above. A copy must be forwarded to the NAF Procurement Office.

(2) If a cardholder transfers internally in an agency/installation, the recipient Approving Official for the transferred employee must complete the "Cardholder Account Maintenance" form with the new account information. A copy must be forwarded to the NAF Procurement Office. The recipient Approving Official will brief the new cardholder on any internal office procedures.

f. Training. The Approving Official shall require all new cardholders to receive required training and shall maintain files documenting such training for the duration of the cardholder's appointment.

i. Authority. The Approving Official may not redelegate his/her authority.

#### 18. PROCEDURES FOR THE NAF FINANCE AND ACCOUNTING OFFICE.

a. Statements of Account. Upon receipt of Statements of Account, the Finance Office will treat these statements as supporting documentation to make payment. All reconciled statements will be consolidated for payment purposes.

b. Administrative Problems. All erroneous charges and other items in dispute will be covered by the "Cardholder Statement of Questioned Item." These statements will accompany the Statement of Account forwarded to RMBCS with payment. All credit slips and other receipts will be maintained in the Approving Official's office as backup for disbursements made by the NAF Finance and Accounting office and for audit purposes.

c. Payment Procedures. RMBCS shall be paid in accordance with the Prompt Payment Act.



d. Foreign Purchases. Transactions initiated in a foreign currency will post to your account in U.S. Dollars and may differ from the amount quoted by the vendor. The difference incorporates the currency conversion rate in effect for that purchase period and may be higher or lower than the rate in effect on the date of actual purchase. A VISA currency fee of 1% is also applied to the transaction amount.

19. BILLING ERRORS AND DISPUTES.

The NAF Procurement Office is the official Disputes Office. The individual cardholder will track and resolve all disagreements that arise under transactions made by use of their individual cards. If the cardholder is unable to resolve the dispute or disagreement or if problems stem from contract interpretation, cardholders will refer matters to the NAF Procurement Office.

20. LOST OR STOLEN CARDS.

a. Should the card be lost or stolen, the cardholder shall notify the Approving Official and RMBCS immediately upon discovery of the loss or theft. The Approving Official will require information to complete a report, which shall include the information outlined in b below. A new card will be issued to the cardholder within two (2) business days of the reported lost or theft. The cardholder shall promptly notify RMBCS as the NAFI may be responsible for the charges against this card.

b. Within five (5) working days, the Approving Official is required to make a written report to the NAF Procurement Office, which will contain the following information:

- (1) The card number.
- (2) The cardholder's name as it appears on the card.
- (3) The date and location of the loss.
- (4) If stolen, date reported to police.
- (5) Date and time RMBCS was notified.
- (6) Any purchase(s) made on the day the card was lost or stolen.
- (7) Any other pertinent information.

c. To notify RMBCS of loss or stolen card call: (Stateside) 1-800-227-6736. For locations outside continental US: (Call collect) 1 (303) 585-7160.

d. If a credit card is subsequently found, the Approving Official will destroy and properly dispose of any credit card in accordance with local policy on disposal of sensitive materials. The Approving Official will complete the "Cardholder Account Maintenance" form and forward it to RMBCS. After completion, forward a copy of the form to the NAF Procurement Office.

e. If an employee negligently continues to lose the card, the Approving Official shall take appropriate corrective action.

21. OTHER INFORMATION. Questions regarding your account or specific IMPAC procedures should be directed to IMPAC Customer Service at 1-800-227-6736.

**I.M.P.A.C. CREDIT CARD**

**CARDHOLDER:**

**30-DAY LIMIT:** \_\_\_\_\_  
**SINGLE PURCHASE LIMIT:** \_\_\_\_\_

[illegible]

- (\*) a. Verify accuracy of statement NLT 14 calendar days after date of Statement of Account
- b. Sign Statement of Account; attach supporting documentation, forward to Approval Official.
- c. Notify the Chief, Finance Office, if statement is not received by 4th day of the month.

**ROCKY MOUNTAIN BANKCARD SYSTEM ®**  
**I.M.P.A.C. ® PROGRAM**  
**CARDHOLDER STATEMENT OF QUESTIONED ITEM**  
(Please print or type in black ink.)

Sally Ross Steel      4 7 1 6 2 1 2 1 0 0 0 0 4 4 4  
CARDHOLDER NAME (please print or type)      ACCOUNT NUMBER

29 Jun 94      (703) 431-2424  
CARDHOLDER SIGNATURE      DATE      (AREA CODE) TELEPHONE NUMBER

The transaction in question as shown on Statement of Account:

Transaction Date	Reference Number	Merchant	Amount	Statement Date
<u>15 May 94</u>	<u>23247986541113001117610</u>	<u>Hechinger</u>	<u>\$49.00</u>	<u>23 May 94</u>

Please read carefully each of the following situations and check the one most appropriate to your particular dispute. If you have any questions, please contact us at 800/227-6736. We will be more than happy to advise you in this matter.

1. **UNAUTHORIZED MAIL OR PHONE ORDER**  
☐ I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods or services.
2. **DUPLICATE PROCESSING - THE DATE OF THE FIRST TRANSACTION WAS \_\_\_\_\_**  
☐ The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.
3. **MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$ \_\_\_\_\_**  
☐ My account has been charged for the above transaction, but I have not received the merchandise or service. I have contacted the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contact, and the expected date to receive merchandise.)  
☐ My account has been charged for the above listed transaction. I have contacted this merchant on \_\_\_\_\_ (date) and canceled the order. I will refuse delivery should the merchandise still be received.
4. **MERCHANDISE RETURNED IN THE AMOUNT OF \$ \_\_\_\_\_**  
☐ My account has been charged for the above listed transaction, but the merchandise has since been returned  
\*Enclosed is a copy of my postal or UPS receipt.\*
5. **CREDIT NOT RECEIVED**  
☒ I have received a credit voucher for the above listed charge, but it has not yet appeared on my account. A copy of the credit voucher is enclosed. (Please provide a copy of this voucher with this correspondence.)
6. **ALTERATION OF AMOUNT**  
☐ The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount for which I signed. The difference of amount is \$ \_\_\_\_\_.
7. **INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE**  
☐ I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copy is sent to me, a Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of the sales draft cannot be obtained, a credit will appear in my account.
8. **COPY REQUEST**  
☐ I recognize this charge, but need a copy of the sales draft for my records.
9. **SERVICES NOT RECEIVED**  
☐ I have been billed for this transaction, however, the merchant was unable to provide the services.  
☐ Paid for by another means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card, or purchase order. (Enclosed is my receipt, canceled check (front & back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means.)
10. **NOT AS DESCRIBED**  
☐ (Cardholder must specify what goods, services, or other things of value were received.) The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint.) \_\_\_\_\_
11. If none of the above reasons apply - please describe the situation:  
\_\_\_\_\_

(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement.)

MAIL TO: I.M.P.A.C. Customer Service, P.O. Box 173309, Denver, Colorado 80217-9566